Fill in this information to identify your case and this filing:

Debtor 1	Yalonda Graham First Name / Middle Name / Last Name
Debtor 2 (Spouse, if filing)	First Name / Middle Name / Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF WISCONSIN
Case number	16-23779

■ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

■ Yes. Where is the property?

1.1

8511 W Cheyenne St
Street address, if available, or other description

Milwaukee | WI | 53224-4847
City | State | ZIP Code

Milwaukee
County

What is the property? Check all that apply

■ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$130,000.00	$130,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

Real estate tax bill

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here...=>** $130,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No
■ Yes

3.1 Make: Toyota
Model: Sequoia SR5
Year: 2004
Approximate mileage: 100,000
Other information:
Location: 8511 W Cheyenne St, Milwaukee WI 53224-4847

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$3,000.00	$3,000.00

3.2 Make: Lexus
Model: ES 300
Year: 2000
Approximate mileage: 187,000
Other information:
Location: 8511 W Cheyenne St, Milwaukee WI 53224-4847

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$3,500.00	$3,500.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No
☐ Yes

5 **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here...=>** $6,500.00

Part 3: **Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items? — **Current value of the portion you own?** Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
■ Yes. Describe.....

6 Rooms of Furnitue
Location: 8511 W Cheyenne St, Milwaukee WI 53224-4847 — $6,000.00

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
☐ No
■ Yes. Describe.....

2 TVs/ 1 DVD / computer/ — $1,500.00

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles
■ No

☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

■ No
☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

■ No
☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
■ Yes. Describe.....

Clothing	$2,500.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
■ Yes. Describe.....

Jewerly	$700.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

■ No
☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here $10,700.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
■ Yes..

Cash	$25.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
■ Yes....................... Institution name:

17.1.	Credit Union	Educator's Credit Union	$352.00
17.2.	Savings	Chase	$1.00

18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

■ No
☐ Yes.................. Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

■ No
☐ Yes. Give specific information about them...................
Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No
☐ Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No
■ Yes. List each account separately.

Type of account:	Institution name:	
	MPS Retirement	Unknown

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No
☐ Yes. .... Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No
☐ Yes............ Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No
☐ Yes............ Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

■ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No
☐ Yes. Give specific information about them...

Money or property owed to you?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ No

■ Yes. Give specific information......

Location: 8511 W Cheyenne St, Milwaukee WI 53224-4847	Child Support	$720.00

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No

☐ Yes. Give specific information..

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

■ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
Fidelity Life	Daughter	$0.00
AAA Life	Daughter	$0.00

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

☐ Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No

☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

■ No

☐ Yes. Describe each claim.........

35. **Any financial assets you did not already list**

☐ No

■ Yes. Give specific information..

Garnishment funds	$1,255.00

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here...** $2,353.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

■ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

■ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership

■ No

☐ Yes. Give specific information.........

54. **Add the dollar value of all of your entries from Part 7. Write that number here** $0.00

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**			$130,000.00
56.	**Part 2: Total vehicles, line 5**	$6,500.00		
57.	**Part 3: Total personal and household items, line 15**	$10,700.00		
58.	**Part 4: Total financial assets, line 36**	$2,353.00		
59.	**Part 5: Total business-related property, line 45**	$0.00		
60.	**Part 6: Total farm- and fishing-related property, line 52**	$0.00		
61.	**Part 7: Total other property not listed, line 54**	+ $0.00		
62.	**Total personal property.** Add lines 56 through 61...	$19,553.00	Copy personal property total	$19,553.00
63.	**Total of all property on Schedule A/B**. Add line 55 + line 62			$149,553.00

Fill in this information to identify your case:

Debtor 1	Yalonda Graham First Name / Middle Name / Last Name
Debtor 2 (Spouse if, filing)	First Name / Middle Name / Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF WISCONSIN
Case number (if known)	16-23779

■ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

   ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

   ■ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
8511 W Cheyenne St Milwaukee, WI 53224-4847 Milwaukee County Real estate tax bill Line from *Schedule A/B*: 1.1	$130,000.00	■ $19,983.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2004 Toyota Sequoia SR5 100,000 miles Location: 8511 W Cheyenne St, Milwaukee WI 53224-4847 Line from *Schedule A/B*: 3.1	$3,000.00	■ $3,000.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
2000 Lexus ES 300 187,000 miles Location: 8511 W Cheyenne St, Milwaukee WI 53224-4847 Line from *Schedule A/B*: 3.2	$3,500.00	■ $3,500.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
6 Rooms of Furnitue Location: 8511 W Cheyenne St, Milwaukee WI 53224-4847 Line from *Schedule A/B*: 6.1	$6,000.00	■ $6,000.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
2 TVs/ 1 DVD / computer/ Line from *Schedule A/B*: 7.1	$1,500.00	■ $1,500.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Brief description of the property and line on ***Schedule A/B*** that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Clothing Line from *Schedule A/B*: 11.1	$2,500.00	■ $2,500.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Jewerly Line from *Schedule A/B*: 12.1	$700.00	■ $700.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Cash Line from *Schedule A/B*: 16.1	$25.00	■ $25.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Credit Union: Educator's Credit Union Line from *Schedule A/B*: 17.1	$352.00	■ $352.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: Chase Line from *Schedule A/B*: 17.2	$1.00	■ $1.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
MPS Retirement Line from *Schedule A/B*: 21.1	Unknown	■ $0.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(12)
Child Support: Location: 8511 W Cheyenne St, Milwaukee WI 53224-4847 Line from *Schedule A/B*: 29.1	$720.00	■ $690.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(D)
Garnishment funds Line from *Schedule A/B*: 35.1	$1,255.00	■ $1,255.00 ☐ 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

- ☐ No
- ☐ Yes

Fill in this information to identify your case:	
Debtor 1	Yalonda Graham
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	EASTERN DISTRICT OF WISCONSIN
Case number (If known)	16-23779

Check if this is:

- ■ An amended filing
- ■ A supplement showing postpetition chapter 13 income as of the following date: 11/01/2016
  MM / DD/ YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

   If you have more than one job, attach a separate page with information about additional employers.

   Include part-time, seasonal, or self-employed work.

   Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	☐ Employed ☐ Not employed
Occupation	Teacher	
Employer's name	Milwaukee Public Schools	
Employer's address	PO Box 2181 Milwaukee, WI 53201	
How long employed there?	22 years	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ 8,428.33	$ N/A
3.	**Estimate and list monthly overtime pay.**	3.	+$ 0.00	+$ N/A
4.	**Calculate gross Income.** Add line 2 + line 3.	4.	$ 8,428.33	$ N/A

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4.	$ 8,428.33	$ N/A
5. **List all payroll deductions:**			
5a. **Tax, Medicare, and Social Security deductions**	5a.	$ 2,101.17	$ N/A
5b. **Mandatory contributions for retirement plans**	5b.	$ 546.85	$ N/A
5c. **Voluntary contributions for retirement plans**	5c.	$ 0.00	$ N/A
5d. **Required repayments of retirement fund loans**	5d.	$ 0.00	$ N/A
5e. **Insurance**	5e.	$ 256.30	$ N/A
5f. **Domestic support obligations**	5f.	$ 0.00	$ N/A
5g. **Union dues**	5g.	$ 75.83	$ N/A
5h. **Other deductions.** Specify:	5h.+	$ 0.00	+ $ N/A
6. **Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ 2,980.15	$ N/A
7. **Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 5,448.18	$ N/A
8. **List all other income regularly received:**			
8a. **Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 0.00	$ N/A
8b. **Interest and dividends**	8b.	$ 0.00	$ N/A
8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 720.00	$ N/A
8d. **Unemployment compensation**	8d.	$ 0.00	$ N/A
8e. **Social Security**	8e.	$ 0.00	$ N/A
8f. **Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$ 0.00	$ N/A
8g. **Pension or retirement income**	8g.	$ 0.00	$ N/A
8h. **Other monthly income.** Specify:	8h.+	$ 0.00	+ $ N/A
9. **Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ 720.00	$ N/A

		Debtor 1		Debtor 2		Total
10. **Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	$ 6,168.18	+	$ N/A	=	$ 6,168.18

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: 11. +$ 0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies 12. $ 6,168.18

Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
- ☐ No.
- ■ Yes. Explain: Debtor is only paid 10 months per year and child support will cease in September of 2017

Fill in this information to identify your case:

Debtor 1 Yalonda Graham

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF WISCONSIN

Case number 16-23779
(If known)

Check if this is:

■ An amended filing

■ A supplement showing postpetition chapter 13 expenses as of the following date:
11/01/2016
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

■ No. Go to line 2.
☐ Yes. **Does Debtor 2 live in a separate household?**
  ☐ No
  ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?** ☐ No

Do not list Debtor 1 and Debtor 2.

■ Yes. Fill out this information for each dependent.............

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Daughter	16	☐ No ■ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**

■ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4. $	1,470.00
If not included in line 4:		
4a. Real estate taxes	4a. $	0.00
4b. Property, homeowner's, or renter's insurance	4b. $	0.00
4c. Home maintenance, repair, and upkeep expenses	4c. $	150.00
4d. Homeowner's association or condominium dues	4d. $	0.00
5. **Additional mortgage payments for your residence,** such as home equity loans	5. $	0.00

6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	$ 360.00
	6b. Water, sewer, garbage collection	6b.	$ 100.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$ 90.00
	6d. Other. Specify: Cable	6d.	$ 125.00
	Internet		$ 65.00
	Alarm		$ 35.00
7.	**Food and housekeeping supplies**	7.	$ 559.00
8.	**Childcare and children's education costs**	8.	$ 840.00
9.	**Clothing, laundry, and dry cleaning**	9.	$ 125.00
10.	**Personal care products and services**	10.	$ 120.00
11.	**Medical and dental expenses**	11.	$ 102.00
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$ 357.00
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	$ 50.00
14.	**Charitable contributions and religious donations**	14.	$ 150.00
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	$ 80.50
	15b. Health insurance	15b.	$ 0.00
	15c. Vehicle insurance	15c.	$ 231.00
	15d. Other insurance. Specify:	15d.	$ 0.00
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	$ 0.00
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a.	$ 0.00
	17b. Car payments for Vehicle 2	17b.	$ 0.00
	17c. Other. Specify:	17c.	$ 0.00
	17d. Other. Specify:	17d.	$ 0.00
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18.	$ 0.00
19.	**Other payments you make to support others who do not live with you.** Specify: Mother	19.	$ 200.00
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
	20a. Mortgages on other property	20a.	$ 0.00
	20b. Real estate taxes	20b.	$ 0.00
	20c. Property, homeowner's, or renter's insurance	20c.	$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	$ 0.00
	20e. Homeowner's association or condominium dues	20e.	$ 0.00
21.	**Other:** Specify: Budget for living expenses for summer	21.	+$ 400.00
22.	**Calculate your monthly expenses**		
	22a. Add lines 4 through 21.		$ 5,609.50
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		$
	22c. Add line 22a and 22b. The result is your monthly expenses.		$ 5,609.50
23.	**Calculate your monthly net income.**		
	23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a.	$ 6,168.18
	23b. Copy your monthly expenses from line 22c above.	23b.	-$ 5,609.50
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c.	$ 558.68

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.
■ Yes. Explain here: School cost will be reduced because child will graduate from high school in June 2017

United States Bankruptcy Court
Eastern District of Wisconsin

In re Yalonda Graham — Debtor(s)

Case No. 16-23779
Chapter 13

AMENDED
DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing document(s), consisting of 13 page(s), and that they are true and correct to the best of my knowledge, information, and belief.

Date November 26, 2016

Signature /s/ Yalonda Graham
Yalonda Graham
Debtor

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.